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## MUJTABA ZIA, Ph.D.

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### ABOUT

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Assistant Professor of Finance with research interests in banking, financial markets regulation, and financial analysis with four published articles in double-blind, peer-reviewed journals, including two A-level publications. Good leadership skills with professional, cooperative, collegial, and motivating demeanor. Skilled in financial analysis, financial management and econometrics. Strong higher education professional with a Ph.D. in finance from the University of North Texas (AACSB Accredited), eight years of teaching experience at both graduate and undergraduate levels. Experienced online educator with QM APPQMR certification.

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### EDUCATION

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| <b>Ph.D., Finance</b><br>Minor: Econometrics<br>University of North Texas (UNT), AACSB accredited | December 2014 |
| <b>M.S., Finance</b><br>University of Texas at San Antonio (UTSA), AACSB accredited               | August 2010   |
| <b>M.A., Economics</b><br>University of Texas at San Antonio (UTSA), AACSB accredited             | December 2007 |
| <b>B. S. in Economics</b><br>Middle East Technical University, Ankara, Turkey                     | January 2006  |

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### RESERACH INTERESTS

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Banking, financial markets regulation, corporate governance

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### TEACHING INTERESTS

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Financial Management, Managerial Finance, Financial Markets and Institutions, Investments

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### SELECTED RESEARCH PAPERS

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- Zia, M., & Logan, J. (2021). 5. Bank Revolving Credit as a Channel of Monetary Policy. *The Review of Finance and Banking*, 13(2). 147-160.  
This is an A-level journal with an acceptance rate of 10%.  
<http://dx.doi.org/10.24818/rfb.21.13.02.05>
- Zia, M., Bond, P., Green Jr, K., & Zhao, L. (2021). Supply Chain Finance: Impact on Supply Chain Competency and Organizational Performance. *Advances in Business Research*, 11(1), 41-59. Double-blind and peer-reviewed journal with an acceptance rate of 25%.  
<https://journals.sfu.ca/abr/index.php/abr/article/view/403>

- Zia, M., Karafiath, I., & Tripathy, N. (2018). Bank Capital, the Announcement of the Federal Reserve's Term Auction Facility, and Bank Borrowing During the Financial Crisis of 2007–2008. *Journal of Financial Research*, 41(4), 485-506.  
This is an A-level journal with an acceptance rate of 13.8%.  
<https://doi.org/10.1111/jfir.12160>
- Zia, M., & Kochan, M. (2017). Bank dividend-cuts and the stock market reaction around the great recession. *Journal of Finance Issues*, 16(1), 18-30.  
This is a double-blind and peer-reviewed journal with a 32% acceptance rate.  
<https://jfi.aof-mbaa.org/index.php/jfi/article/view/2268>
- “Bank Profitability, Bank Capital and Interest Rate Spreads” (working paper with Mucahit Kochan and Hirofumi Nishi)

## CONFERENCE PRESENTATIONS AND PARTICIPATIONS

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- “What do We Know about the Emergency Lending Facilities of the Fed during the Financial Crisis of 2007-2008 and the Covid-19 Pandemic?” Presentation at the *Southwestern Finance Association (SWFA) Annual Conference*, New Orleans, Louisiana. March 2022.
- “Bank Revolving Credits as a Channel of Monetary Policy”, presented at the *Southwestern Finance Association (SWFA) Conference* in Houston, Texas, March 2019.
- “Bank Emergency Borrowing Around the Great Recession”, presented at the *Southwestern Finance Association (SWFA) Conference*, Albuquerque, NM, March 2018.
- “Bank Profitability, Bank Capital and Interest Rate Spreads” presented at the *Southwestern Finance Association (SWFA) Conference*, Little Rock, AR, March 2017.
- “The Information Content of Bank Dividends during the Financial Crisis of 2007 and 2008”, presented at the *Southwestern Finance Association (SWFA) Conference*, Houston, TX, March 2015.
- Discussant at the *2015 Financial Management Association (FMA) Conference* in Orlando, Florida. Paper: *Expected Returns and Capital Structure Adjustments: Do Target Debt Ratios Create a Market Inefficiency?* By N Dai and Louis Piccotti, University of Albany, SUNY.
- Session Chair at the *Southwestern Finance Association (SWFA) Conference*, Houston, TX, March, 2015. Session: Event Studies and Market Efficiency.
- Session Chair and Discussant at the *53<sup>rd</sup> SWFA Annual Conference*, Dallas, TX, March 16-March 20, 2014. Session: Corporate Governance Issues.
- “Consumptions, Credit Cards, and the Monetary Policy” presented at the *Southwestern Finance Association Conference*, Dallas, TX, March 2014.
- “A Cross Analysis of the Target and the Acquirer Board Composition in Mergers and Acquisitions”, presented at the *Southwestern Finance Association Conference*, Dallas, TX, March 2014.

- Chair, Discussion Session at the 2022 Annual SWFA Conference, New Orleans, LA. March 2022.
- Participant at *the 2018 FMA Annual Conference*, San Diego, CA, October 10-13, 2018.
- Participant at *the 2017 FMA Annual Conference*, Boston, MA, October 11-14, 2017.
- Participant at *the 2016 FMA Annual Conference*, Las Vegas, NV, October 19-22, 2016.
- Participant at *the 2014 FMA Annual Conference*, Nashville, TN, October 14- October 18, 2013.

## TEACHING EXPERIENCE

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### **Associate Professor of Finance, University of North Texas-Dallas** August 2023-present

- FINA 4400 Financial Markets and Institutions
- FINA 3311 Real Estate Finance
- FINA 3770

### **Assistant Professor of Business-Finance, University of North Texas-Dallas** January 2020-August 2023

- FINA 3770 Finance
- FIN 4200 Investments
- FINA 4400 Financial Markets and Institutions
- ECON 5140: Managerial Economics
- ECON 4020: Money and Financial Institutions
- ECON 1100: Principles of Microeconomics
- ECON 1110: Principles fo Macroeconomics

### **Assistant Professor of Finance**

#### **Southern Arkansas University, Magnolia, Arkansas, August 2015-December 2019**

- FIN 6003 Managerial Finance (MBA ONLINE and face-to-face, Fall semesters)
- FIN 4003 Advanced Financial Management (Fall semesters)
- FIN 3003 Financial Management (Fall and Spring semesters)
- FIN 3023 Financial Markets and Institutions (Spring semesters)
- ECON 2203 Principles of Macroeconomics (as needed, Fall or Spring semesters)
- FIN 2003 Personal Finance (as needed, Spring semesters)

### **Visiting Assistant Professor of Finance, Westminster College, Fulton, MO** August 2014-May 2015

- FIN 350 Investments, Spring 2015
- FIN 325 Money, Banking, and Financial Institutions, Spring, 2015
- ECN 310 International Finance, Fall 2014
- ECN 235 Research Methods in Business (Business Statistics), Fall 2014

### **Teaching Fellow (Instructor of Record), University of North Texas, Denton, TX** Aug 2012-Jul 2014

- FINA 4400 Financial Markets and Institutions, Summer 2014, Fall 2013
- FINA 3770 Fundamentals of Finance and Financial Management, Fall 2012, Spring 2013

### **Teaching Effectiveness Seminar Panelist:**

TEACHING FINANCE: *Discussions from a Master Finance Professor* (a three-hour seminar presented by Dr. P.R. Chandy, Regents Professor of Finance, sponsored by the Department of Finance, University of North Texas, July 19, 2013.)

## OTHER EXPERIENCE

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- **Financial Advisor** June 2008-August 2008  
Primerica Inc., Dallas, TX

## MEMBERSHIP AND AFFILIATION WITH PROFESSIONAL ORGANIZATIONS

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- Financial Management Association, International (FMA)
- Southwestern Financial Association (SWFA)

- Beta Gamma Sigma

## LEADERSHIP & SERVICE

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- **At the University of North Texas at Dallas**  
 Finance and Economics Programs Coordinator January 2020-present  
 Credit Analysis Certificate Program Director August 2020-present  
 BBA Finance Assessment Coordinator October 2020-present  
 Senator at the Faculty Senate May 2020-present  
 Nominations and Elections Committee May 2020-present  
 Daniel Friesen Memorial Scholarship Committee Chair August 2021-present  
 August 2021-present
- **Community/Public Service**  
 NAF Advisory Board Member for Skyline High School January 2022-present  
 Founder and President of Marifat Center of North Texas, Inc, September 2021-present  
 A Texas non-for-profit organization  
 Advisory Board Member, Afghan Unity, a Texas, non-for profit organization May 2022- present  
 Referee for the *Advances in Business Research Journal* January 2022- present
- **At Southern Arkansas University (Magnolia, AR)** Aug 2016 – Dec 2019  
 Supervisor of the Student Investment Advisory Council- student run fund of \$140k  
 AACSB Assessment and Assurance of Learning Committee member  
 Senator for the College of Business at the University Faculty Senate  
 MBA and BBA Curriculum Committee member  
 General Education Curriculum Committee
- **At Westminster College (Fulton, MO)** August 2014-May 2015  
 Finance Major Coordinator  
 I developed a finance major and minor curriculum for the department
- **Reviewer and Commentator** in developing the textbook: December 2014  
 Finance: A Quantitative Introduction, by Piotr Staszkiwicz, ISBN: 0128027975
- **Chair, Presenter and Discussant at SWFA and FMA Conferences**  
 SWFA 2022, 2017, 2015 and 2014; FMA 2015

## LICENSE AND CERTIFICATION

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- Quality Matters (QM) Certification for online and hybrid teaching Septmber 2017
- Passed CFA Level I exam May 2018
- Bloomberg Essentials in Equity, Fixed Incomes, Commodities, and FX October 2012

## SOFTWARE, DATABASES, AND COURSE MANAGEMENT TOOLS

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Statistical Softwares: Stata, SAS, familiarity with R  
 Databases: SDC, Compustat, CRSP, and Eventus  
 Course Management Tools: Canvas, Blackboard Learn, WebCT, and Moodle

## OTHERS

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Fluent in Persian and Turkish. Hobbies: biking, movies, and sightseeing. Married and a proud father of three children. A seven year old daughter, a four year old son, and a 19 months baby-girl.